

Exploratory Data Analysis

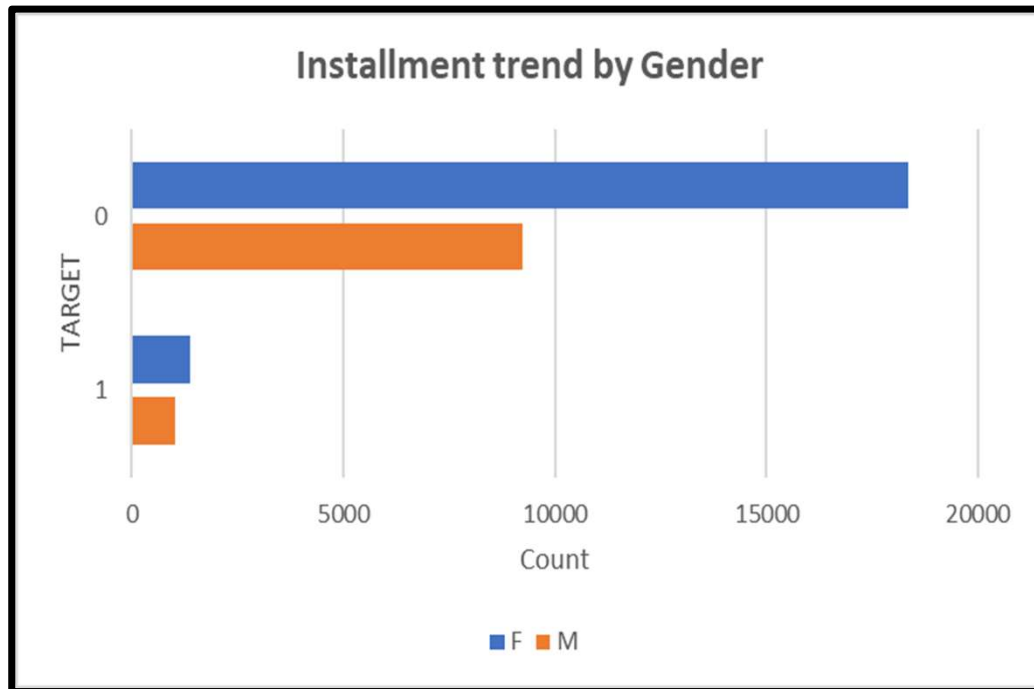
Data Insights

Task 2

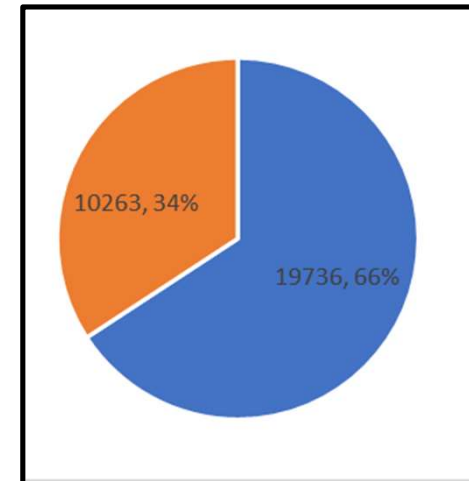
By : Gaurav Sharma

Data Insights – Application data Set

Installment trend by Gender



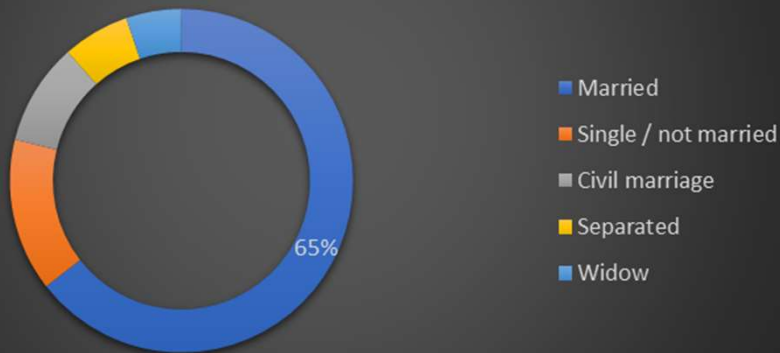
Females have more payment difficulties as compared to men



TARGET	0	1
CODE_GENDER		
F	18369	1368
M	9228	1035

Applicants by Family Status

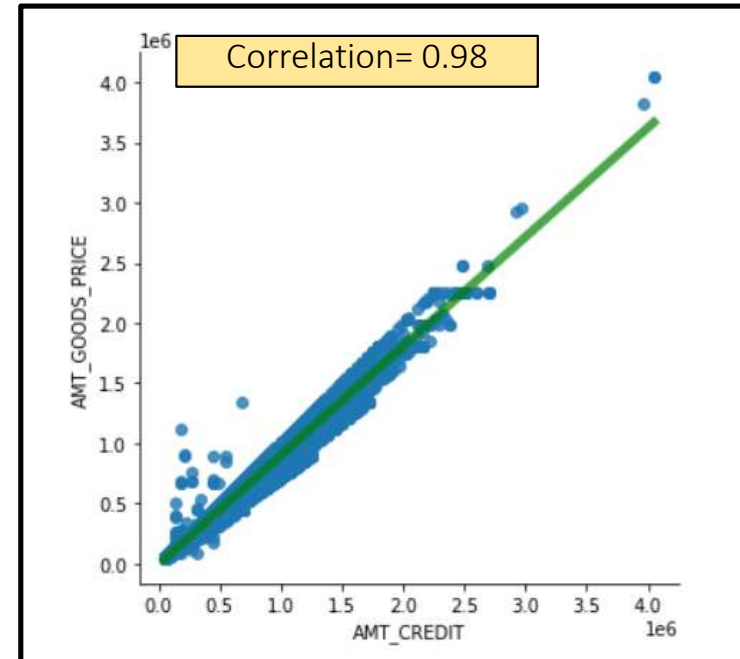
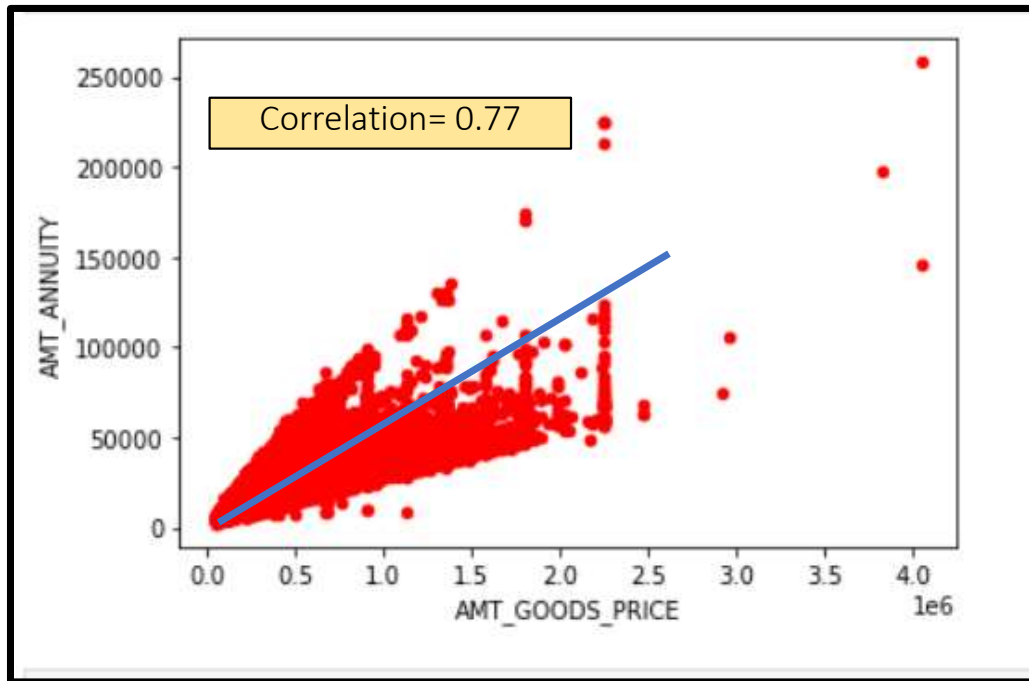
Married couple accounts for the majority of applicants.



NAME_FAMILY_STATUS	0	1
Married	17910	1427
Single / not married	3879	441
Civil marriage	2601	285
Separated	1725	164
Widow	1481	86

Most of the applicants are married ones.

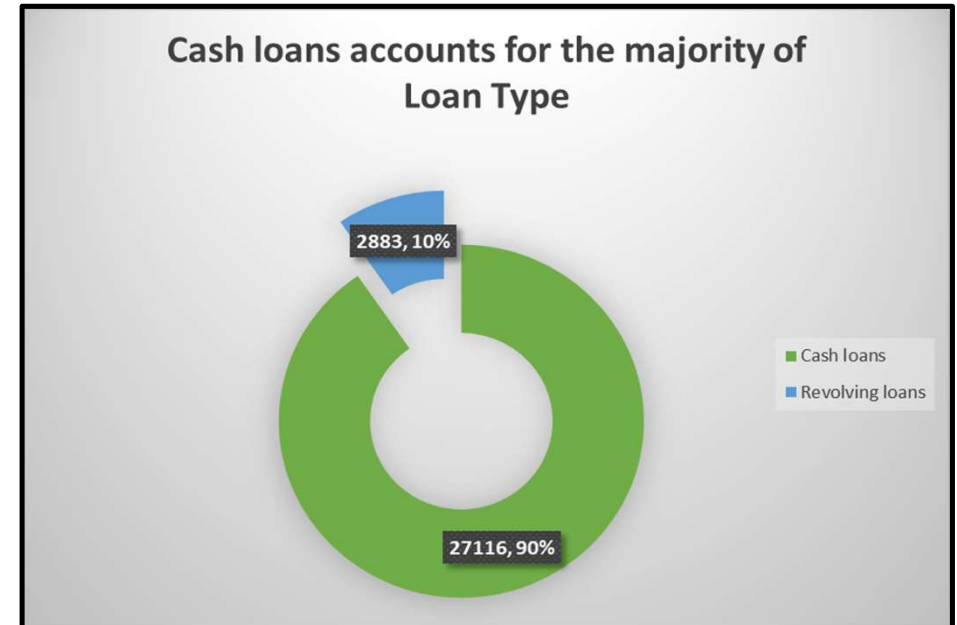
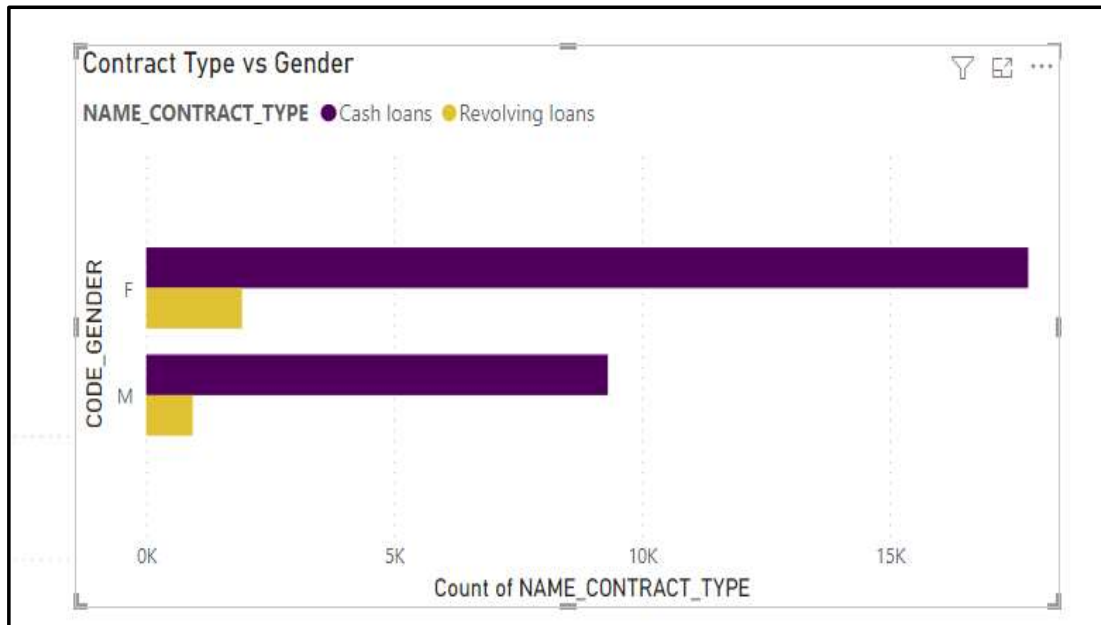
Correlation insights-Continuous Variable



	AMT_INCOME_TOTAL	AMT_GOODS_PRICE	AMT_CREDIT
AMT_INCOME_TOTAL	1.000000	0.054498	0.054326
AMT_GOODS_PRICE	0.054498	1.000000	0.986357
AMT_CREDIT	0.054326	0.986357	1.000000

Some Higher Correlations

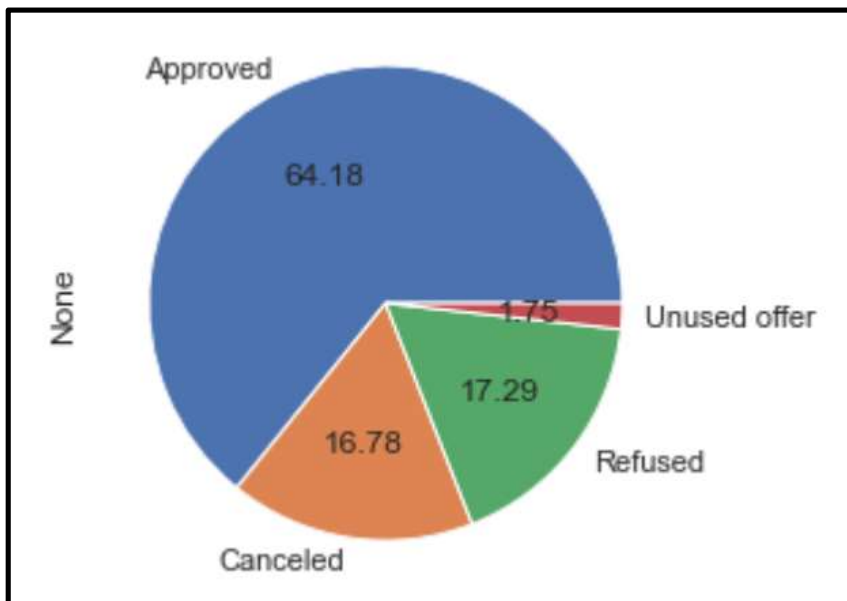
Loan Type vs Gender



Cash Loans are more popular than Revolving loans

Data Insights – Previous Record
data Set

Total Loans – Value Count

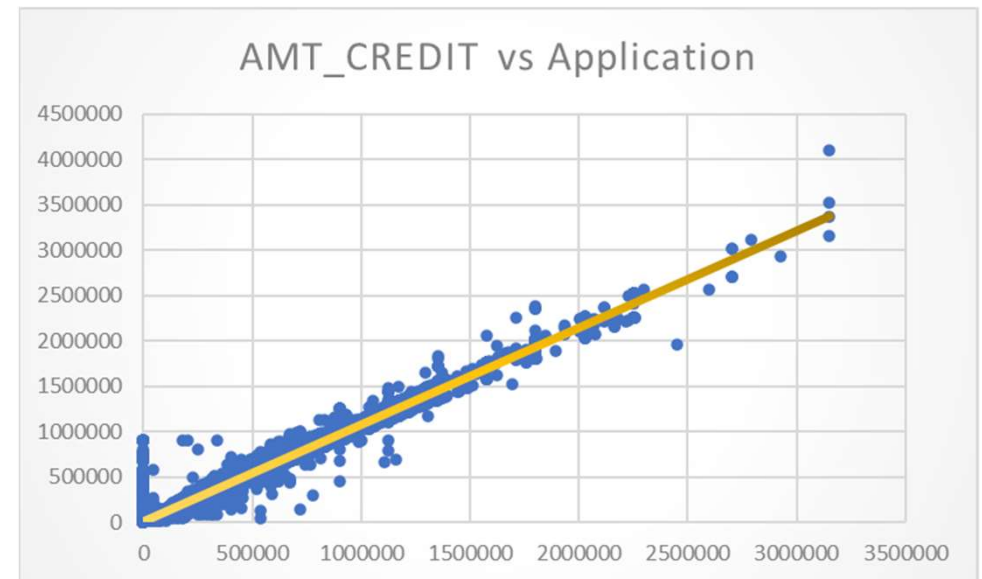


NAME_CONTRACT_STATUS	Approved	Canceled	Refused	Unused offer
NAME_CONTRACT_TYPE				
Cash loans	5254	4220	2837	9
Consumer loans	12330	35	1479	517
Revolving loans	1670	773	870	0
XNA	0	6	0	0

Cash loans are most refused while Consumer loans are most approved

Previous Credit vs Present Credit

	AMT_ANNUIITY	AMT_APPLICATION	AMT_CREDIT
AMT_ANNUIITY	1.000000	0.619339	0.622485
AMT_APPLICATION	0.619339	1.000000	0.976210
AMT_CREDIT	0.622485	0.976210	1.000000



The amount of the applicant's withdrawal is likely to match that of its earlier application.

Suggestions

- Attractive Interest rates should be given to Married couples.
- Female Loan applicants should be subjected to intense scrutiny.
- Businessmen should be given preference while processing the loan file because they typically pay on time compared to members of the working class.

Thank You